AMENDMENTS TO THE CLAIMS

Please cancel Claims 11-44 without prejudice or disclaimer. Claims 1-10 remain as previously pending.

1. (Previously Presented) An apparatus for electronically processing an accounts receivable check received by a merchant, comprising:

a scanning component that scans at least a portion of the check to facilitate the electronic processing of a check transaction;

a display component that displays a message to the merchant to facilitate the electronic processing of the check wherein the display queries the merchant whether the check was received in a non-face-to-face manner;

an input component that allows the merchant to provide an input to the apparatus regarding whether the check was received in a non-face-to-face manner; and

a processor which implements at least one user interface function via the display component so as to allow the merchant to convert the accounts receivable check to an electronic transaction file that is transmitted to a check processing service for an authorization process and wherein the processor is configured to tag the electronic transaction file as an account receivable transaction if the check transaction is a non-face-to-face check transaction.

2. (Original) The apparatus of Claim 1, wherein the apparatus comprises a location-base device associated with a merchant.

3. (Original) The apparatus of Claim 2, wherein the location-base device comprises a point-of-sale device.

4. (Original) The apparatus of Claim 1, wherein the at least one user interface function comprises providing the merchant with an option to select an operating mode associated with processing of the accounts receivable check.

5. (Original) The apparatus of Claim 4, wherein the at least one user interface function further comprises prompting for and obtaining from the merchant the amount of the accounts receivable check.

6.   (Original)   The apparatus of Claim 4, wherein the at least one user interface function further comprises informing the merchant that a receipt will not be issued for the accounts receivable check transaction.

7.   (Original)   The apparatus of Claim 1, wherein the at least one user interface function comprises providing the merchant with an option to batch upload to the check processing service a plurality of image files corresponding to a plurality of converted and authorized check transactions.

8.   (Original) The apparatus of Claim 1, further comprising a communication component configured to allow communication with the check processing service.

9.   (Original)   The apparatus of Claim 8, wherein the check processing service authorizes or declines the check transaction by performing a risk assessment of the check transaction.

10.   (Original)   The apparatus of Claim 8, wherein the communication component communicates with the check processing service in a manner that depends at least on a level of service subscribed by the merchant wherein the level of service includes the check processing service guaranteeing or purchasing check transactions it authorizes thereby assuming at least some of the risk associated with the check transaction.

11.-44.   (Canceled)